



H A R V A R D | B U S I N E S S | S C H O O L

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To Whom It May Concern:

I declare that I do not have any relevant or material financial interests that relate to the research described in the paper “Frictions Versus Biases: Behind the Information We Don’t Use”, submitted to the *Journal of Economic Perspectives*.

Sincerely,

Joshua Schwartzstein

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